



UNITED STATES DISTRICT COURT  
DISTRICT OF NEW JERSEY

Caption in compliance with D.N.J. LBR 9004-2(c)

Mester & Schwartz, P.C.  
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Order Filed on February 15, 2017  
by Clerk  
U.S. Bankruptcy Court  
District of New Jersey

**In Re:**

**MICHELE LEBLANC,**  
**Debtors**

Case No.: 16-26043-MBK

Chapter 13

Judge: Michael B. Kaplan

**CONSENT ORDER MODIFYING STAY AS TO MOTOR VEHICLE  
2010 HONDA CR-V**

The Relief set forth on the following pages, numbered two (2) through four (4) is hereby  
**ORDERED.**

**DATED: February 15, 2017**

A handwritten signature of Michael B. Kaplan in black ink, appearing to read "Michael B. Kaplan".  
\_\_\_\_\_  
Honorable Michael B. Kaplan  
United States Bankruptcy Judge

Debtors: Michele LeBlanc

Case No.: 16-26043-MBK

Caption of Order: Consent Order Modifying Stay as To Personal Property

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1. The 11 USC § 362(a) Stay as to Capital One Auto Finance, a Division of Capital One N.A. its successors and/or assigns (“Movant”), with respect to the personal property of the Debtors described as a 2010 HONDA CR-V-4 Cyl. Utility 4D EX-L 4WD, V.I.N. 5J6RE4H75AL048847, in accordance with the agreement of the Debtors and Movant, is hereby modified and shall remain in effect PROVIDED THAT Debtors comply with the following terms and conditions:

(a) To cure the remaining post-petition arrearage currently ripe, due and owing to Movant, Debtors will make payments to Movant as follows:

DATE PAYMENT DUE	ADEQUATE ASSURANCE PAYMENT	ARREARS	TOTAL
02/01/17	\$439.77	\$363.65	\$803.42
03/01/17	\$439.77	\$363.65	\$803.42
04/01/17	\$439.77	\$363.66	\$803.43
05/01/17	\$439.77	\$363.66	\$803.43
06/01/17	\$439.77	\$363.66	\$803.43
07/01/17	\$439.77	\$363.66	\$803.43
<b>Total</b>	<b>\$2,638.62</b>	<b>\$2,181.94</b>	<b>\$4,820.56</b>

; and

(b) Debtors will resume making all future regular monthly installment payments of \$439.77 (subject to changes for taxes, insurance costs and late fees, if any) beginning on August 1, 2017; Debtors will timely make each payment in accordance with the terms and conditions of the loan document between Debtors and Movant.

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Debtors: Michele LeBlanc

Case No.: 16-26043-MBK

Caption of Order: Consent Order Modifying Stay as To Personal Property

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2. Debtors will remain current on all payments ripe, due and owing under the terms of the Chapter 13 Plan. Debtors will pay Movant as an administrative expense through the Chapter 13 Plan the sum of \$526.00 for attorney's fees and costs.

3. The term "payment" as set forth in Paragraph 1, *supra*, does not include a check that is returned due to insufficient funds, account closed or is otherwise not capable of negotiation for any other reason.

4. Debtors will be in default under the Consent Order in the event that Debtors fail to comply with the payment terms and conditions set forth in Paragraph 1, *supra*. If Debtors fail to cure the default within thirty (30) days from the date of default, Movant may apply on five days' notice to Debtors and counsel for Debtors and the Chapter 13 Trustee for an order lifting the automatic stay imposed under 11 U.S.C. § 362(a) and permitting Movant to exercise any rights under the loan documents with respect to the motor vehicle including, but not limited to, initiating and completing a sale of the motor vehicle without regard to any future conversion of this matter to a different form of bankruptcy.

5. In the event Debtors convert to a bankruptcy under any Chapter other than Chapter 13 of the Bankruptcy Code, then Debtors shall pay all pre-petition arrears and post-petition arrears due and owing within fifteen (15) days from the date the case is converted from Chapter 13 to any other Chapter. If Debtors fail to make payments in accordance with this paragraph, then Movant, through counsel, may file a Certification of Default setting forth said failure and Movant shall be granted immediate relief from the automatic stay provisions of Section 362 of the Bankruptcy Code (11 U.S.C. §362) and the Movant is then permitted to exercise any rights under the loan

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Debtors: Michele LeBlanc  
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Caption of Order: Consent Order Modifying Stay as To Personal Property

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documents with respect to the motor vehicle including, but not limited to, initiating and completing a sale of the motor vehicle.

6. Debtors may default and cure the default under the Consent Order one (1) time. If Debtors default a second (2<sup>nd</sup>) time, Movant may serve a notice of default in accordance with Paragraph 4, *supra*, but Debtors will not be granted an opportunity to cure the default.

7. The failure of Movant to issue a notice of default will not be construed or act as a waiver of any of the rights of Movant under the Consent Order.

8. Debtors waive the fourteen (14) day stay provided under Rule 4001(a)(3), F.R.B.P.

**We hereby consent to the form and entry of the foregoing Order.**

/s/ Laurence R. Sheller  
\_\_\_\_\_  
Laurence R. Sheller, Esquire  
3490 US Route 1  
Building 7B  
Princeton, NJ 08540  
Attorney for Debtors

/s/ Jason Brett Schwartz  
\_\_\_\_\_  
Jason Brett Schwartz, Esquire  
Mester & Schwartz, P.C.  
1333 Race St.  
Philadelphia, PA 19107  
Attorney for  
Capital One Auto Finance, a division  
of Capital One N.A.

**Certificate of Notice Page 5 of 5**  
**United States Bankruptcy Court**  
**District of New Jersey**

In re:  
Michele Leblanc  
Debtor

Case No. 16-26043-MBK  
Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0312-3

User: admin  
Form ID: pdf903

Page 1 of 1  
Total Noticed: 1

Date Rcvd: Feb 17, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 19, 2017.

db +Michele Leblanc, 13 Plymouth Court, Bordentown, NJ 08505-3125

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
NONE.

TOTAL: 0

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Feb 19, 2017

Signature: /s/Joseph Speetjens

**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 17, 2017 at the address(es) listed below:

Albert Russo	on behalf of Trustee Albert Russo	docs@russotrustee.com
Albert Russo	docs@russotrustee.com	
Denise E. Carlon	on behalf of Creditor	MIDFIRST BANK dcarlon@kmllawgroup.com,
	bkgroup@kmllawgroup.com	
Denise E. Carlon	on behalf of Creditor	NATIONSTAR MORTGAGE LLC dcarlon@kmllawgroup.com,
	bkgroup@kmllawgroup.com	
Jason Brett Schwartz	on behalf of Creditor	Capital One Auto Finance
	jschwarz@mesterschwartz.com	
Laurence R. Sheller	on behalf of Debtor Michele Leblanc	laurence.sheller@verizon.net
		TOTAL: 6